



# Lifelines

information for your life

Spring 2010

## **Are Your Kids Thinking About a Summer Job?**

The time to start looking is now

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## Are Your Kids Thinking About a Summer Job?

### The time to start looking is now

The Center for Labor Market Studies at Northeastern University issued a report in October that stated teens were the nation's most underutilized group of U.S. workers. The reason? As the economy has declined, employers have been able to recruit much more experienced workers into entry-level jobs once populated by teens.

That's bad news for high school and college students who need to cover an increasing range of expenses. So that means to get the best summer work opportunities, teens need to start searching right away and it might be good to pick up some skills as well.

Parents can gently guide their child through this process while reinforcing the importance of smart money management once the first paycheck arrives.

#### Here are key steps in getting your child ready for the working world:

**Put your child to work at home:** Some believe that kids should never be given an allowance; they should receive money in exchange only for chores. That's obviously a family decision, but there are plenty of kids who do work around the house in exchange for money or special privileges. It's a good way to get kids thinking about the value of a dollar as long as parents don't exceed their pay limits whenever a child has a special want or need. After all, real jobs don't offer extra cash when a teen overspends; parents should avoid it as well.

**Talk to your kids about jobs they'd like to try:** This is obviously a discussion about skills and likes and dislikes, but it's also an opportunity to discuss

how work is valued in a monetary sense. If your child wants to work part-time in a fast-food joint, that's fine, but if he or she is a whiz on the computer (hardware and software repair experts can make good money) or if your child is good at teaching particular subjects, it might be worthwhile to help your child research what his or her special skills might earn in the marketplace. Parents and their children can also do some general research about teen work, work rules and safety by visiting the U.S. Occupational Safety & Health Administration's Teen Workers website at <http://www.osha.gov/SLTC/teenworkers/index.html>.

**Teach your kids to look for work like an adult:** It's never too early to learn the specific challenges in finding a job. Get your kids to learn how to read both print and Internet want ads while doing research on salary averages for those positions so they're paid

fairly. Anything you've ever done to check out a future employer, teach those skills to your teen. Also, encourage your teen to talk to family members, teachers and community leaders you trust about job options nearby—it's never too early to learn how to network. Most importantly, get them the right help so they can write their first resume.

**Encourage self-employment:** Many kids start their working life babysitting or mowing lawns. As mentioned above, if your child demonstrates a certain skill or activity that might turn into a career, give your child all the encouragement he or she needs to develop it into a summer job and if applicable, an educational goal. That skill your child develops at 14 or 15 might be a gateway to a college scholarship at 18. Also, don't fail to mention the benefit of working summer internships in your child's chosen interests when he or she gets to college.

**Encourage your kids to save or invest part of their paycheck:** A child may be working for a number of reasons—spending money, help financing college, paying for a car and maintenance are a few. But encourage your teen to reserve part of his or her after-school earnings for specific goals and help your teen open checking accounts and appropriate

savings vehicles to get him or her in the lifetime habit of saving part of a paycheck each week.

**Take your kids to work:** Kids learn by example. Taking them to work allows them to observe a particular work setting, its purpose and the way you and your co-workers operate in it. If you like your job, your child will see that, and it will help him or her understand that work is not just about money. If you dislike your work no matter how much it pays, your child won't miss that either—and that's a valuable lesson as well.

**Prepare yourself to deal with their mistakes and failures:** Your child may have rough times on the job; he or she might lose a job or fail to get paid. Don't fight your child's battles, but be ready to offer advice that will encourage your child to work well with people, always seek out better opportunities and ensure proper value for his or her work. Money lessons are not always about money.

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## Jet Lag and Sleep

WHETHER YOU'RE A "ROAD WARRIOR" WHO HAS PILED UP THOUSANDS OF FREQUENT FLIER MILES, OR SOMEONE WHO IS PLANNING A VACATION TO A DISTANT LOCATION, YOU ARE LIKELY TO EXPERIENCE THE PHENOMENON OF "JET LAG," WHICH CAN HAVE A PROFOUND EFFECT ON YOUR

Every day, millions of travelers struggle against one of the most common sleep disorders—jet lag. For years, jet lag was considered merely a state of mind. Now, studies have shown that the condition actually results from an imbalance in our body's natural "biological clock" caused by traveling to different time zones. Basically, our bodies work on a 24-hour cycle called "circadian rhythms." These rhythms are measured by the distinct rise and fall of body temperature, plasma levels of certain hormones and other biological conditions. All of these are influenced by our exposure to sunlight and help determine when we sleep and when we wake.





When traveling to a new time zone, our circadian rhythms are slow to adjust and remain on their original biological schedule for several days. This results in our bodies telling us it is time to sleep, when it's actually the middle of the afternoon, or it makes us want to stay awake when it is late at night. This experience is known as jet lag.

## TREATMENT:

Some simple behavioral adjustments before, during and after arrival at your destination can help minimize some of the side effects of jet lag.

- Select a flight that allows early evening arrival and stay up until 10 p.m. local time. (If you must sleep during the day, take a short nap in the early afternoon, but no longer than two hours. Set an alarm to be sure not to oversleep.)
- Anticipate the time change for trips by getting up and going to bed earlier several days prior to an eastward trip and later for a westward trip.
- Upon boarding the plane, change your watch to the destination time zone.
- Avoid alcohol or caffeine at least three to four hours before bedtime. Both act as “stimulants” and prevent sleep.
- Upon arrival at a destination, avoid heavy meals (a snack—not chocolate—is okay).
- Avoid any heavy exercise close to bedtime. (Light exercise earlier in the day is fine.)
- Bring earplugs and blindfolds to help dampen noise and block out unwanted light while sleeping.
- Try to get outside in the sunlight whenever possible. Daylight is a powerful stimulant for regulating the biological clock. (Staying indoors worsens jet lag.)
- Contrary to popular belief, the types of food we eat have no effect on minimizing jet lag.
- According to experts, stress or the potential for stress is another problem that can lead to sleeplessness. Two common travel related stress conditions are the “First Night Effect” and the “On-Call Effect.” The first condition occurs when trying to sleep in a new or unfamiliar environment. The second is caused by the nagging worry that something just might wake you up, such as the possibility of a phone ringing, hallway noise or another disruption.

## TRY THESE TIPS ON YOUR NEXT TRIP TO HELP AVOID TRAVEL-RELATED STRESS AND SUBSEQUENT SLEEPLESSNESS.

- Bring elements or objects from home like a picture of the family, favorite pillow, blanket or even a coffee mug to ease the feeling of being in a new environment.
- Check with the hotel to see if voice mail services are available to guests. Then, whenever possible, have your calls handled by the service.
- Check your room for potential sleep disturbances that may be avoided; e.g., light shining through the drapes, unwanted in-room noise, etc.
- Request two wake-up calls in case you miss the first one.

## SLEEP ENVIRONMENT:

The most common environmental elements affecting sleep are noise, sleep surface, temperature or climate, and altitude. Your age and gender also play a part in determining the level of sleep disturbance caused by these factors. One study found that women are more easily awakened than men by sonic booms and aircraft noise, while other research indicates that men may be more noise sensitive. Children are generally insensitive to extreme noise levels. However, this high threshold declines with age.

### Noise

We have all experienced that dripping faucet, the barking dog or that blaring stereo next door that has kept us awake. Indeed, experts say the intensity, abruptness, regularity, intrusiveness, familiarity and regularity of noises all affect sleep.

Noises at levels as low as 40 decibels or as high as 70 decibels generally keep us awake. Interestingly, however, the absence of a familiar noise can also disrupt sleep. City dwellers may have trouble falling asleep without the familiar sounds of traffic. Or a traveler may find it difficult to sleep without the familiar tick, tick, tick of the alarm clock at home.

Some noises, although annoying at first, can gradually be ignored, allowing sleep to follow. Studies show people can get used to noises such as city traffic in about one week. However, important noises, like a parent's baby crying, a smoke alarm or even one's own name being called, are not easily assimilated and generally snap us awake.

Experts are also studying the ability of certain sounds to induce sleep. "White noise," such as noise caused by a fan, air conditioner, or radio static, can often block out unwanted noise and encourage sleep.

### Sleep Surface

Little research is available and not surprisingly on how much sleeping surfaces affect our slumber. For the most part, we know people sleep better when horizontal and not cramped by space. As with noise, however, women and more mature people appear more sensitive to variations in sleep surfaces.

### Temperature/Climate

The point at which sleep is disturbed due to temperature or climate conditions varies from person to person. Generally, temperatures above 75 degrees Fahrenheit and below 54 degrees Fahrenheit will awaken people.

### Altitudes

The higher the altitude, the greater the sleep disruption. Generally, sleep disturbance becomes greater at altitudes of 13,200 feet or more. The disturbance is thought to be caused by diminished oxygen levels and accompanying changes in respiration. Most people adjust to new altitudes in approximately two to three weeks.

## COPING:

### Behavioral

Modifying your behavior and taking sleeping pills are both commonly accepted measures used to minimize certain sleep disorders.

As mentioned, certain behaviors can help your body better adjust to new time zones and surroundings. Although there are no guarantees to a fast and sound sleep, simple adjustments in your behavior when traveling may help you get the quality of rest needed to start the day refreshed.

### Sleep Aids

According to NSF's 2002 Sleep in America poll, 15% of the respondents reported using either a prescription sleep medication (8%) and/or an over-the-counter (OTC) sleep aid (10%) to help them sleep at least a few nights a month. While pills do not resolve the biological imbalance caused by jet lag, they may help manage short-term insomnia brought on by travel. Be sure to discuss the use of sleeping pills with your doctor before you try them. Sleep medication can cause side effects.

### Melatonin

One OTC product receiving a lot of attention lately is melatonin. Melatonin is a naturally secreted hormone in humans that affects the body's circadian rhythms. There is some evidence that when administered during the day, melatonin increases the tendency to sleep, but at night, the amount of sleep is unaffected. Currently, melatonin is largely available only in health food stores and is not regulated. Therefore, melatonin is, at present, an experimental approach to sleep problems and travelers should consult their physicians before using it.

*National Sleep Foundation. 2010. Used with permission of the National Sleep Foundation. For further information, please visit <http://www.sleepfoundation.org/>*





# Cutting Pet Care Costs

Designer collars, faux-mink coats, doggie donuts—you may love the novelties, but do your pets really need ‘em? The bucks we spend on those little extras for our animal companions add up.

“A tremendous amount of the growth in pet industry sales have probably been due to things people don’t really need for their pets,” says Dr. Stephen Zawistowski, Ph.D., Executive Vice President, ASPCA National Program Office. While it’s great to pamper Fifi and Fido, it’s also important to budget for the essentials. Otherwise, that couture pet carrier could leave you with empty pockets when the emergency veterinary bills come.

We checked in with Dr. Z. for his take on easy ways to cut pet care costs. “The basics are still the same,” he says. “Quality food, litter for cats and good medical care.” Bottom line? Stick with the basics, and remember—preventative measures are excellent money savers!

## Go to the Vet!

“A number-one money-saver is preventative veterinary care,” says Dr. Z. Annual veterinary exams can catch health crises early on and can save you a lot of time and money. This includes heartworm preventative treatment, flea and tick control, and a thorough checkup of your pet’s gums, teeth, heart, lungs and internal organs. If it’s been a year or more since your pet has seen a vet, make that appointment today!

## Give Your Pet Regular Checkups

Weekly home checkups are a great way to nip potential health problems in the bud.

- Check under your pet’s fur for lumps, bumps, flakes or scabs. Check your pet’s ears and eyes for signs of redness or discharge. Make note of any changes in his or her eating or drinking habits. If something seems off, call your vet right away.
- Learn how to clean your pet’s ears, especially if your dog is prone to ear infections.

- Brush your pet’s teeth regularly with a toothpaste formulated for pets, and check his or her gums. In some cases, this can help prevent the need for dental cleanings, which can run up to \$200 per visit.
- Check your pet’s breath. Bad breath can indicate a digestive problem that’s better dealt with sooner rather than later.

## Vaccinate Wisely

“Although certain vaccines are required by law, there is no longer automatically one policy for all animals,” says Dr. Lila Miller, Vice President, ASPCA Veterinary Outreach. “Veterinarians are now advised to assess each individual animal’s risk of exposure when designing a vaccination program.” So before subjecting your pet—and your wallet—to general vaccinations, ask your pet’s vet which vaccines he or she recommends.



## Spay/Neuter Your Pets

"Spaying and neutering your pet will have a dramatic impact on their health," says Dr. Z. "For females, it dramatically reduces the potentiality for breast cancer, and ovarian and uterine cancer disappears." Neutering also reduces chances of testicular cancer in males. Not only will spaying or neutering save you on future health care, but it will significantly diminish your pet's desire to wander—and will save you the surprise of an unplanned litter. Check out the ASPCA's Top Ten Reasons to Spay/ Neuter your pet.

## Invest in Training

"A lot of people don't think about dog and cat training as a way to save money," observes Dr. Z., "but a well-trained dog will be easier to walk, will be calmer in most situations and will be less likely to get into things he or she shouldn't." Teaching your dog to stay by your side and to come when he or she is called proves far cheaper than paying for expensive emergency care caused by his or her running off—possibly into the street—and eating items that he or she shouldn't.

## Consider Pet Insurance

"One of the reasons why medical care has become so expensive," explains Dr. Z., "is the recent growth spurt of procedures your pet can undergo—MRIs, cat scans, cancer treatments. Kidney transplants, though life-saving, are a \$15,000 surgery that also typically requires the pet owner to adopt the donor animal."

Accidents, too, can be costly. Pet insurance is one way to take some sting out of the bill. The cost of a policy typically runs about \$300-\$400 per year and many policies cover both regular and emergency visits. Get a free quote from the ASPCA's Pet Insurance policy.

## Save Up for the Future

### Pet Emergencies

Invest the money you spend on toys and extra snacks into a fund for possible emergencies, and deposit a fixed amount into it every two weeks. If no emergencies arise, you'll be all the richer, but if something does come up, money will not stand in the way of getting your pet the care he or she needs.

### Elderly Pet Care

The great news is that pets are living longer, thanks to better nutrition and veterinary care. But this often entails more frequent trips to the vet, blood screenings tests, special food and medication. "Very often you see people bringing older pets into shelters because they are confronted with bills they can't manage," says Dr. Z. You can avoid an ambush of sudden bills by saving up while your pet is young.

### End-of-life care

Caring for your pet at death could cost between \$300 and \$1,000, depending upon the services you choose. Some insurance policies cover the cost of euthanasia and cremation, but it is a smart idea to put aside a savings account that will cover those bills. This way you won't have to haggle when the time comes.





## Serve Healthy Food in Moderate Portions

### Buy premium-quality food

“Buy a good, premium-quality dog or cat food,” advises Dr. Z. “Don’t go crazy,” he says, “but remember that cheaper foods will set you back in the end.” They are full of less digestible filler material and artificial colors that offer no nutrients and can contribute to allergies and digestive problems. A high-quality, age-appropriate food results in a healthy coat, more energy and fewer costly trips to the vet.

### Don’t overfeed

This includes resisting the urge to spoil your pets with too many treats! “You don’t need to feed your pets as much as people do,” Dr. Z. reminds us. “One of the things we’re confronting is a huge obesity problem. Serving moderate portions not only saves you money on food—it also reduces the likelihood of obesity.”

## Shop Around

### Medications

Call the local pharmacy or look online for lower prices. Just be sure to compare the same quantities and dosages when you’re looking at prices.

### Veterinarians and Hospitals

When looking for a reliable, cost-effective veterinarian’s office, check out a few before you settle on one. Ask for recommendations from pet owners you know. Most vets’ offices also offer multi-pet or senior pet discounts. Compare fees and be sure to find out what is covered during a routine visit in each office.

### Pet Supplies

Buy supplies online or in bulk. Just keep in mind that it’s wise to get product recommendations from your vet first. Online or store-bought products that you know nothing about could prove to be harmful or of poor quality. And if you rotate your pet’s toys, they’ll stay interested without you having to buy new ones every few months.

### Groom Your Pets at Home

- Save the price of a visit to your groomer with regular brushings. While you’re at it, you’ll reduce the hair around your home and your cats will have fewer hairballs.
- Trim your pet’s nails on a regular basis. It’s not hard to do, and you’ll likely save yourself the cost of new furniture and curtains.

**Still got visions of your dog gliding down the cat walk in a couture collar? Face it, your pet could probably care less whether he or she’s wearing Gucci. “A good quality leash and collar with a nylon braid should run you no more than \$10 and should last for years,” advises Dr. Z. “You don’t need to buy all the fancy stuff.” Yes, your pets love toys and an occasional treat, but the best gift you can give to your furry loved one is your attention!**







# Strengthening Activities & Older Adults

**Muscle-strengthening activities can provide numerous health benefits, particularly as you grow older.**

No matter your age, regular physical activity is one of the most important things you can do for your health. And if you're an older adult (65 years of age or older), regular physical activity is essential for healthy aging. To get the health benefits of physical activity, not only do you need to do aerobic activities that make you breathe harder and your heart beat faster, but you also need to do strengthening activities to make your muscles stronger.

## Benefits of Muscle-Strengthening Activities

As people age, they lose muscle. Muscle-strengthening activities can build muscle tissue and help slow the rate of age-related muscle loss. In addition, strengthening activities can maintain the strength of your bones and improve your balance, coordination, and mobility. Older adults who participate in moderate-intensity muscle-strengthening and balance activities are less likely to have falls.

## When to Check with Your Doctor

Doing an activity that requires moderate effort is safe for most people, regardless of age. However, if you have a health condition such as heart disease, arthritis, or diabetes be sure to talk with your doctor about the types and amounts of physical activity that are right for you.

## Tips for Getting Started

- Choose activities that work all seven major muscle groups of your body (legs, hips, back, chest, abdomen, shoulders, and arms), such as lifting weights, working with resistance bands, doing exercises that use your body weight for resistance (such as push-ups and sit-ups), or yoga.

- Try to do 8-12 repetitions per strengthening activity. A repetition is one complete movement of an activity, like lifting a weight or doing one sit-up. To develop muscle strength and endurance, the number of strengthening activities needs to be done to the point where it's hard for you to do another repetition without help.
- Strive to increase the weight that you currently lift when it becomes too easy. Muscles are strengthened by progressively increasing the weight you lift over time. When you can lift the weight 8-12 times easily, it may be time to increase the amount of weight at your next session.
- You can do muscle-strengthening activities in a number of settings, in your home or a gym.

## Staying Safe and Avoiding Injury

Muscle strengthening is generally safe for everyone. Here are some things you can do to stay safe while strengthening your muscles:

- If you haven't been active in a while, start slowly and build up.
- Choose muscle-strengthening activities that are appropriate for your fitness level.
- Maintain good posture when performing all activities.
- When picking weights up from the floor (or putting them down), use your legs—not your back.
- See a health care provider if you have a health condition.

*Centers for Disease Control and Prevention. (Updated 2009, August 10). Strengthening activities and older adults. Retrieved September 10, 2009, from <http://www.cdc.gov>*



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